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*Admitted only in Maryland
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October 6, 2009

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Attn: Mail Stop AF

Re: U.S. Utility Patent Application
Application No. 10/749,696; Filing Date: December 31, 2003
For: **System for Reducing Disputes of Credit Transactions**
Inventors: CREVELING *et al.*
Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. §1.116.

The above-listed document is filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

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JDE/RWM:smn
Enclosure

1038184_1.DOC